

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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**In re:**

**Chapter 13**

Bernabe Gonzalez,

**Case No. 18-23789 (RDD)**

**Debtor(s).**

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**RESPONSE TO OBJECTION TO LOSS MITIGATION REQUEST**

Roselina Serrano, Esq., attorney for the debtor, affirms under penalty as follows:

1. I represent the debtor, Bernabe Gonzalez and am familiar with the facts and circumstances surrounding this matter.
2. Nationstar Mortgage, LLC holds a mortgage on the Debtor's real property located at 28 Hillside Avenue, Haverstraw, New York 10927 (the "Property").
3. Our office filed a Loss Mitigation Request on behalf of the debtor on December 10, 2018.
4. The debtor has tried to modify the loan prior to the Loss-Mitigation Request and was denied.
5. The debtor wants to proceed with a short sale on this matter.
6. We respectfully request the Court deny the objection to Loss-Mitigation and allow the debtor to pursue non-retention Loss-Mitigation options.

/s/Roselina Serrano  
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